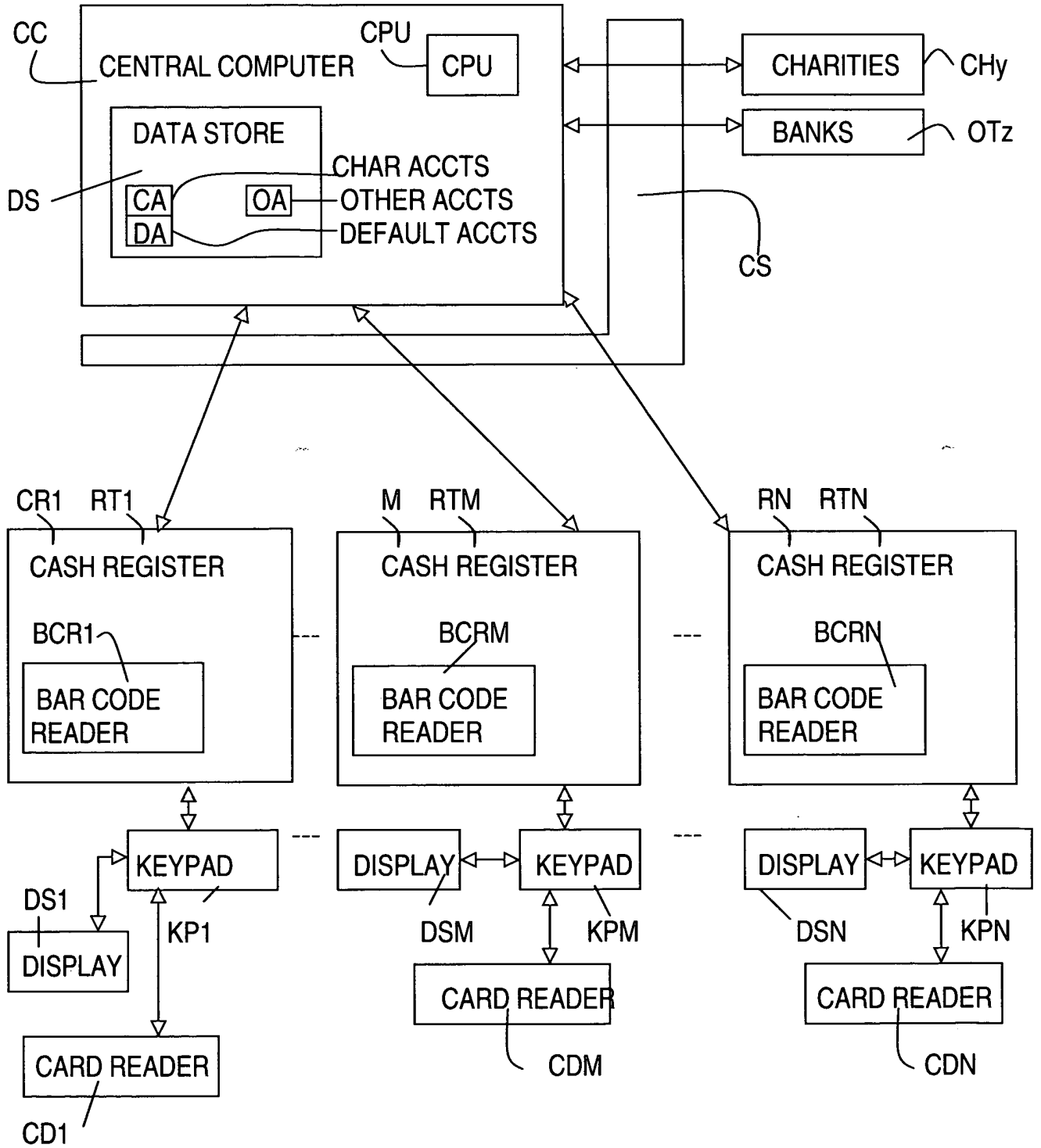


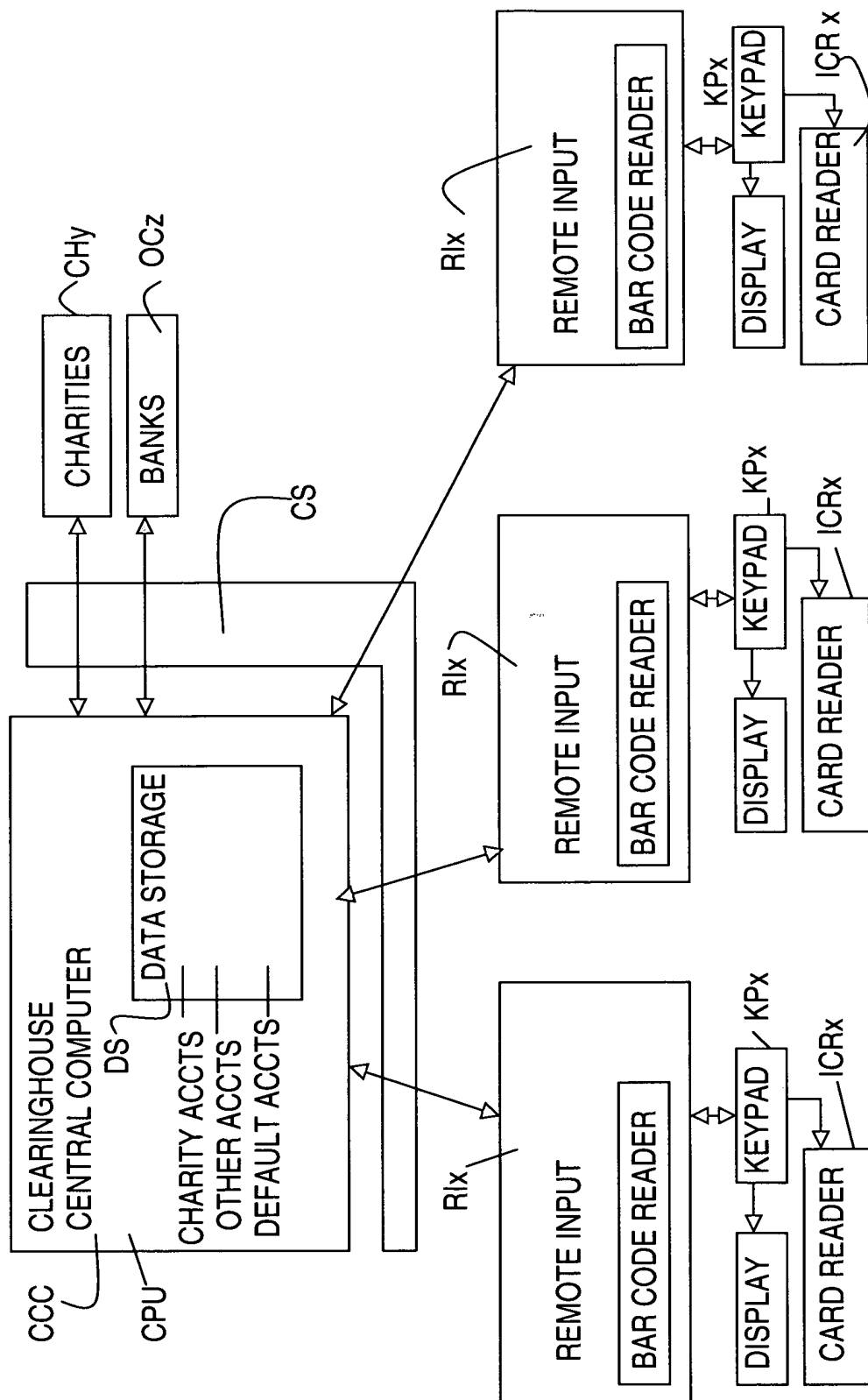


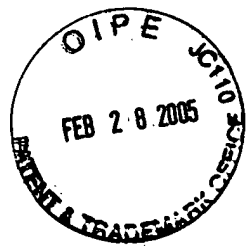
FIG. 1



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FIG. 1A





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FIG. 2

Transaction Card

DC 1

A rectangular box representing a transaction card. Inside the box, the text "Name" and "Address" are stacked vertically. Below these labels are two horizontal lines for data entry.

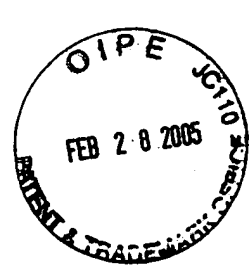
MS

FIG. 3

DC 2

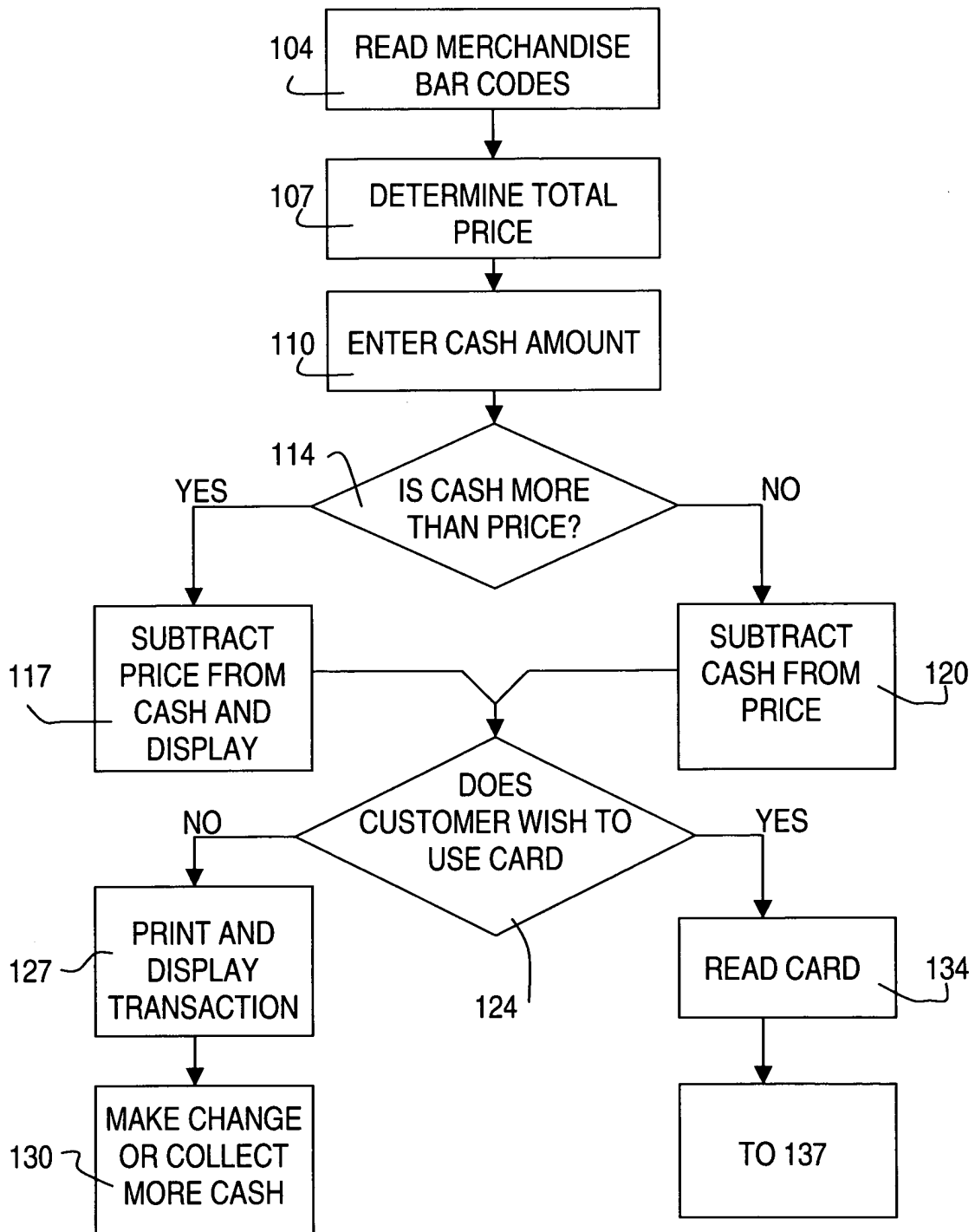
A rectangular box representing a transaction card. Inside the box, the text "Name" and "Address" are stacked vertically. Below these labels is a barcode consisting of a series of vertical bars of varying heights.

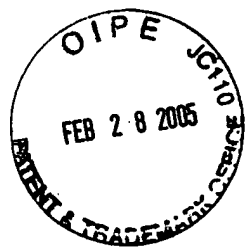
BC



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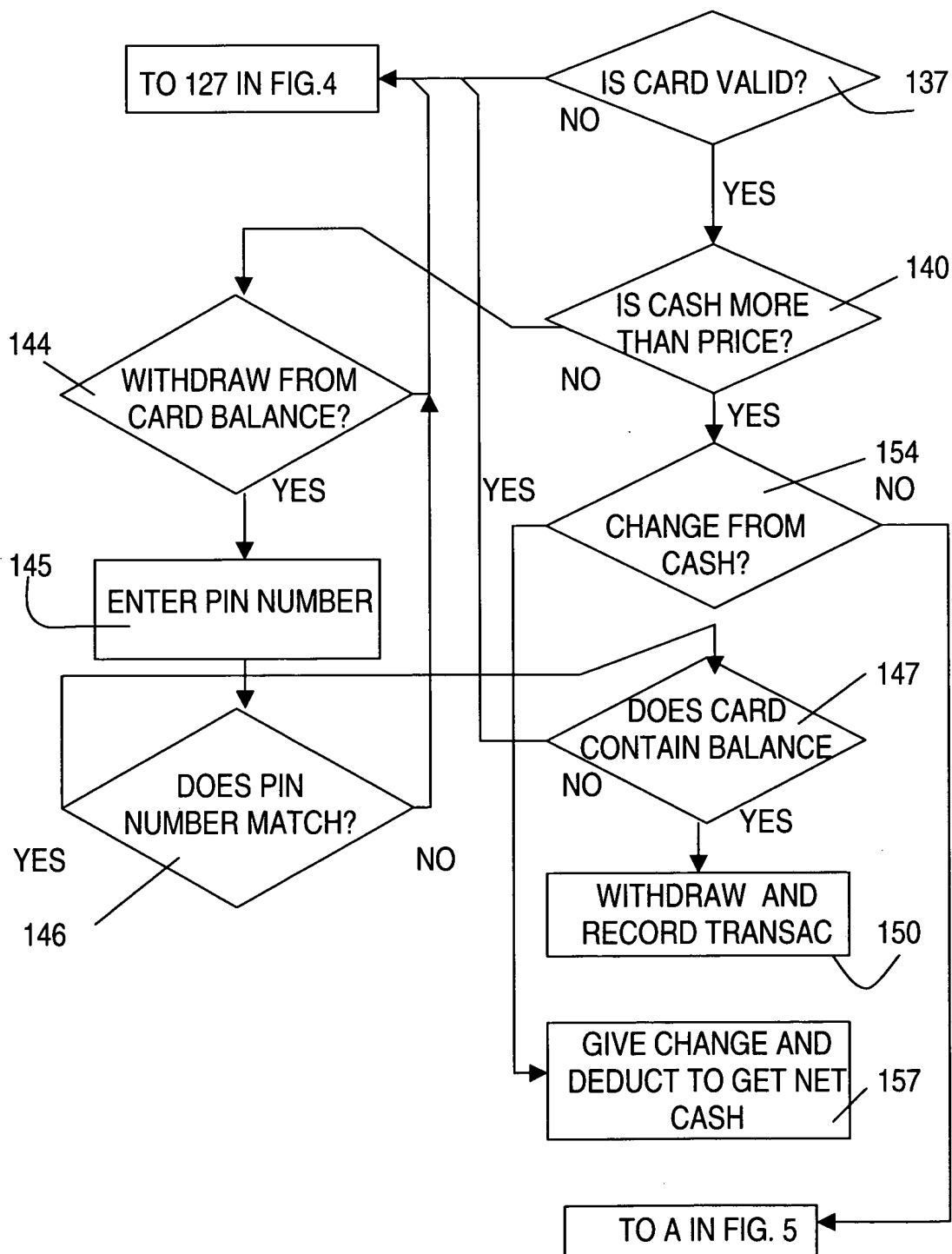
FIG. 4

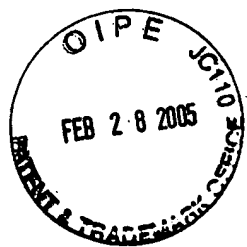




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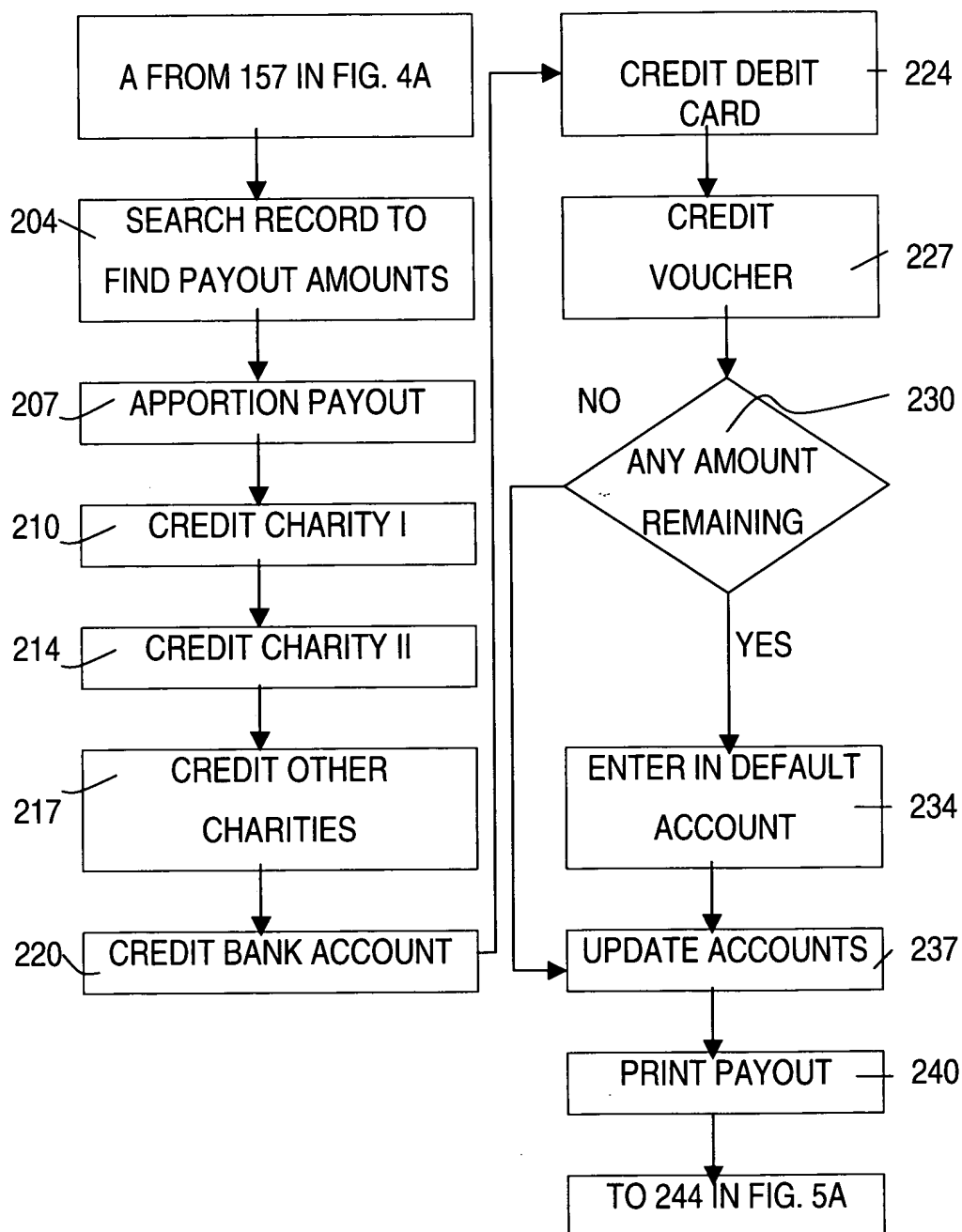
FIG. 4A





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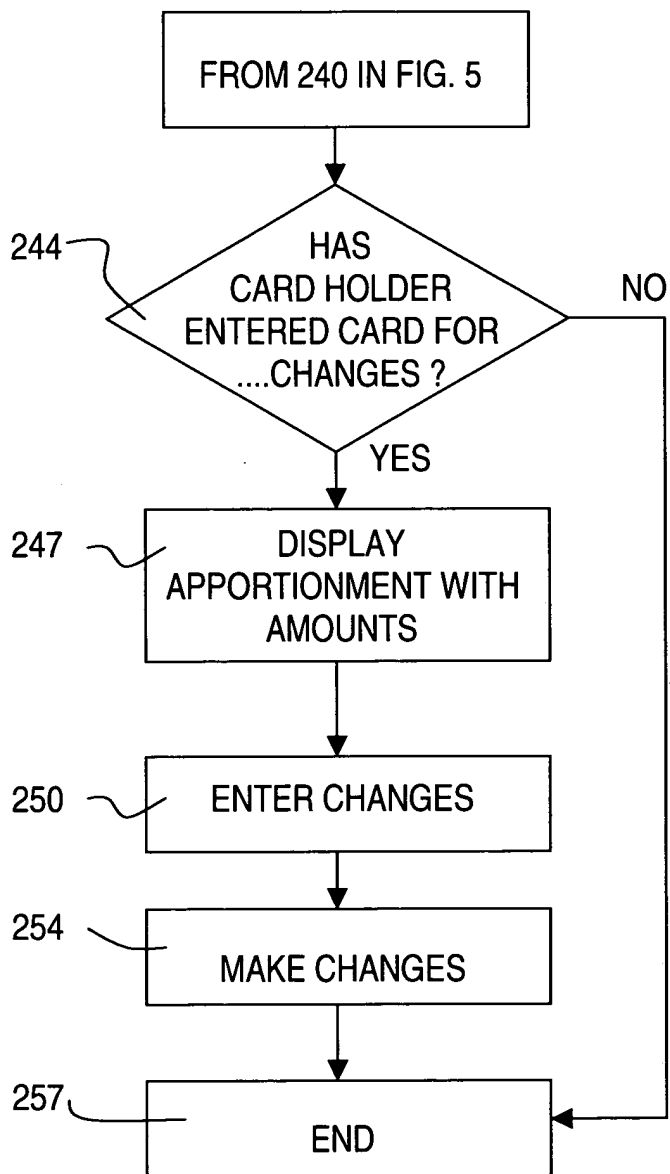
FIG. 5





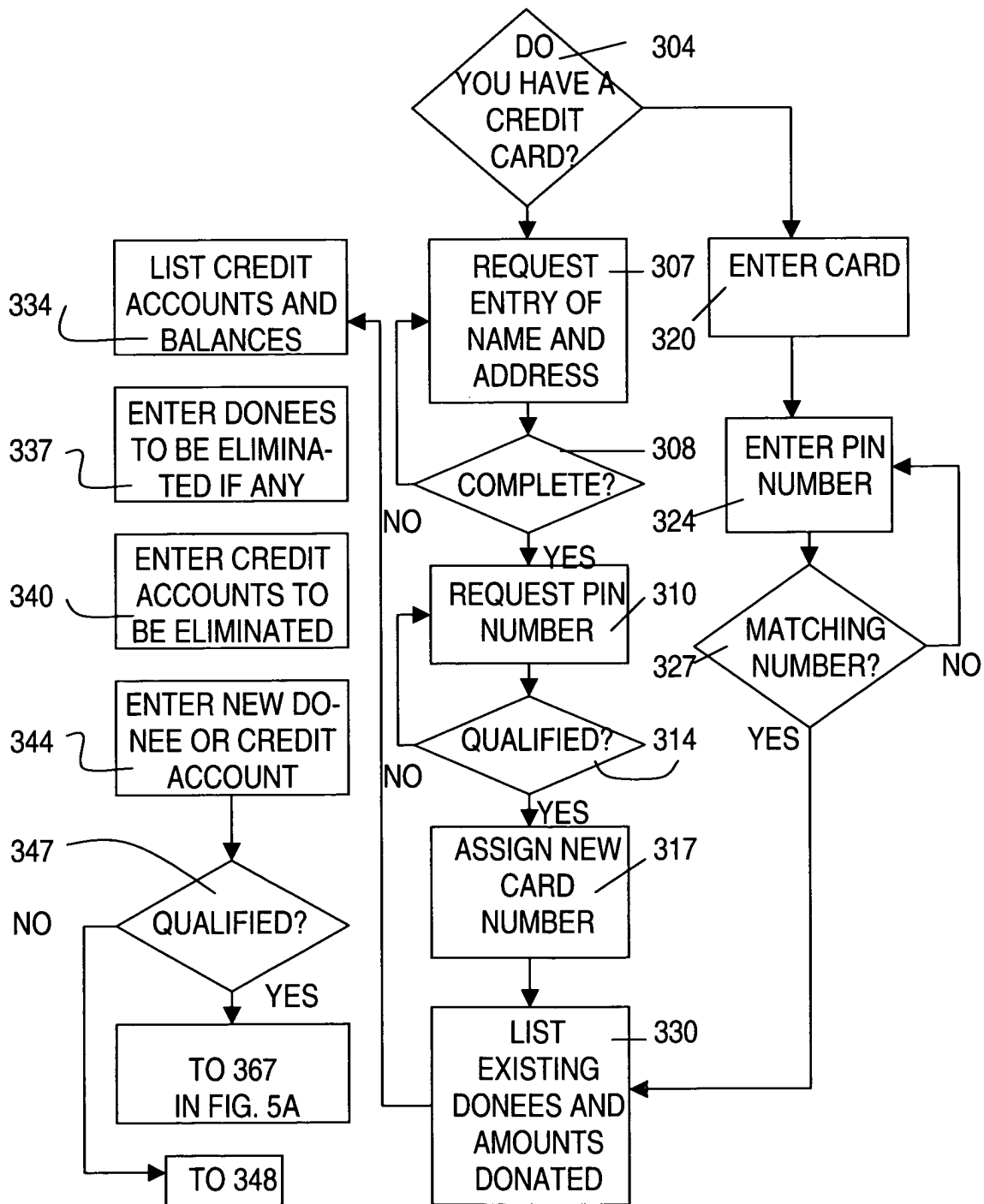
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FIG. 5A



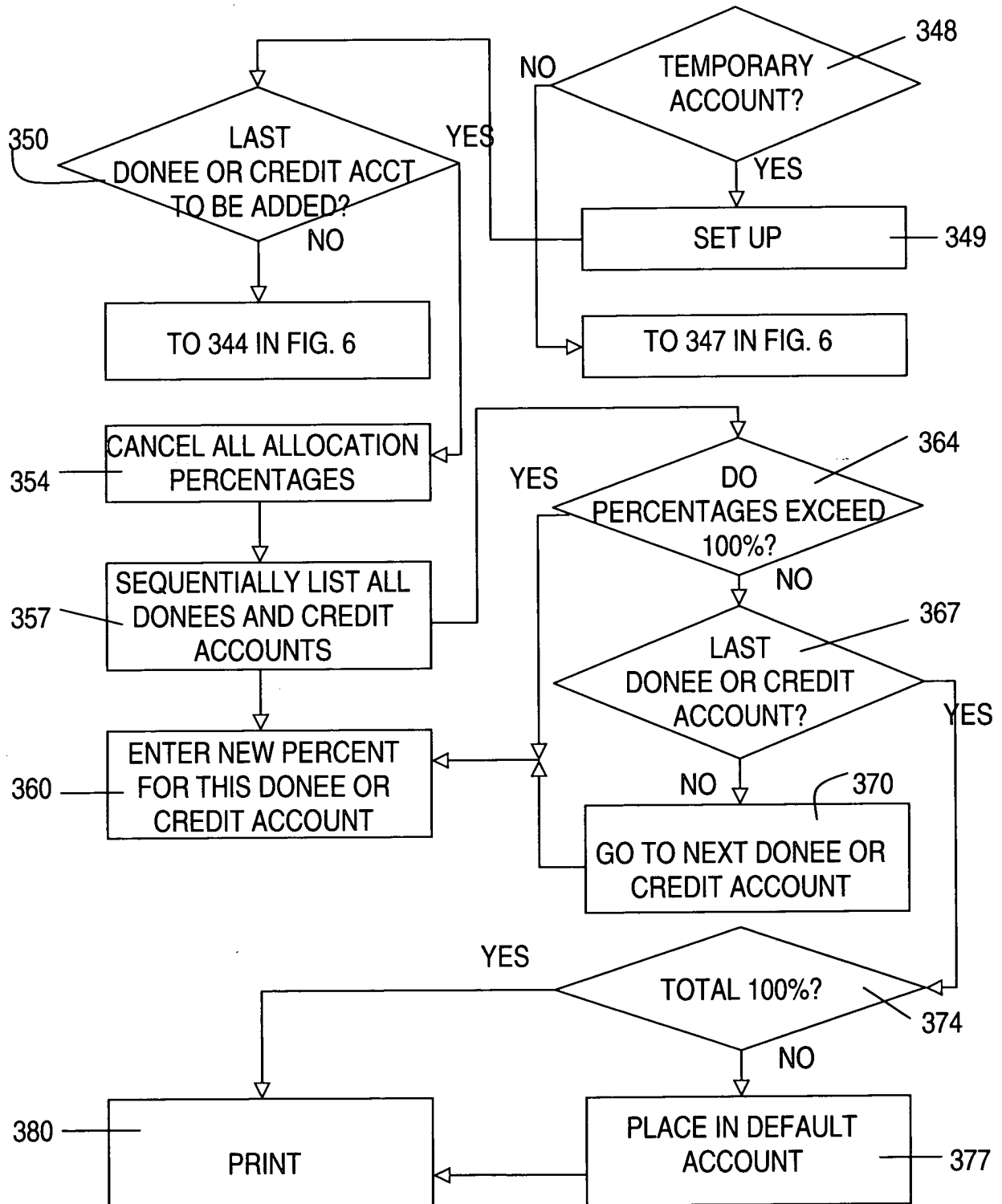
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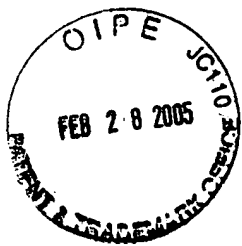
FIG. 6



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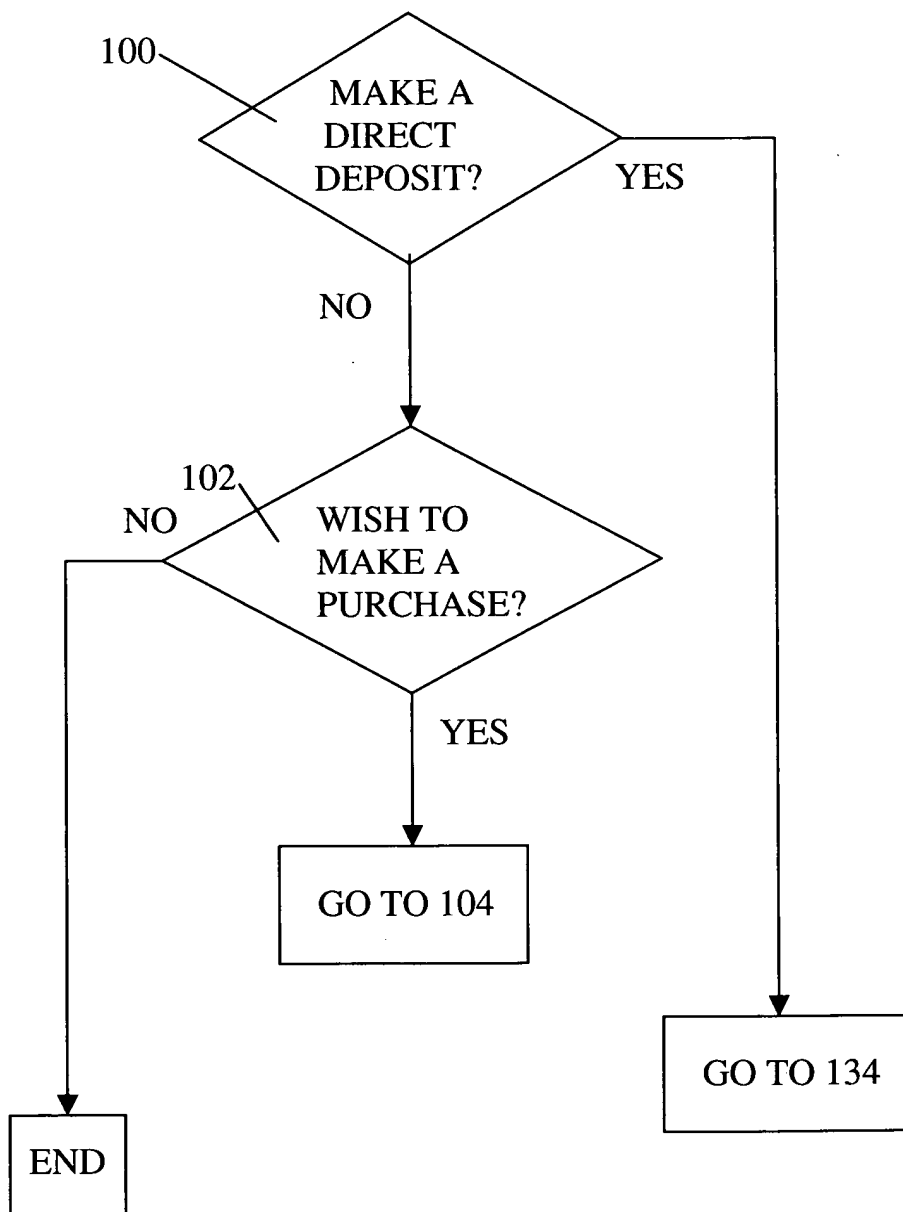
FIG. 6A

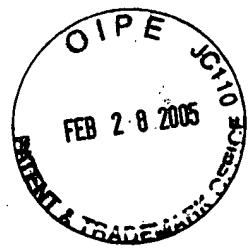




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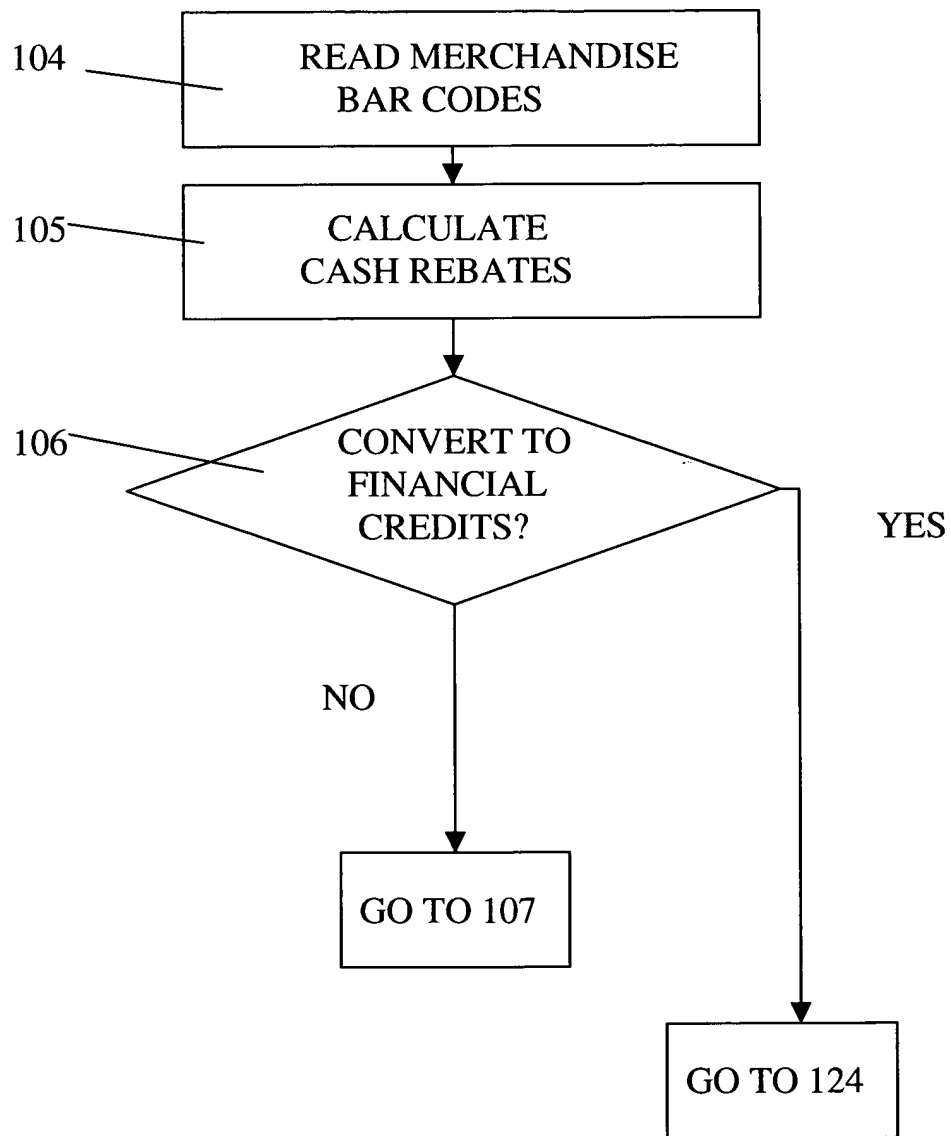
FIG. 7

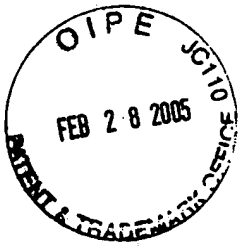




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FIG. 7A

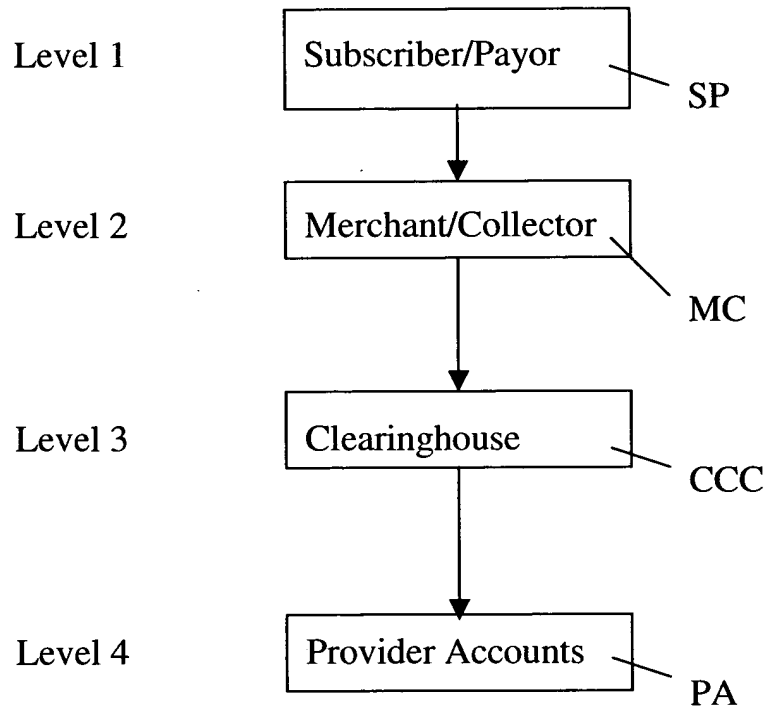


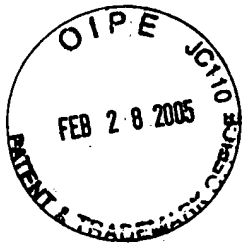


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FIG. 8.1A

POS SYSTEM



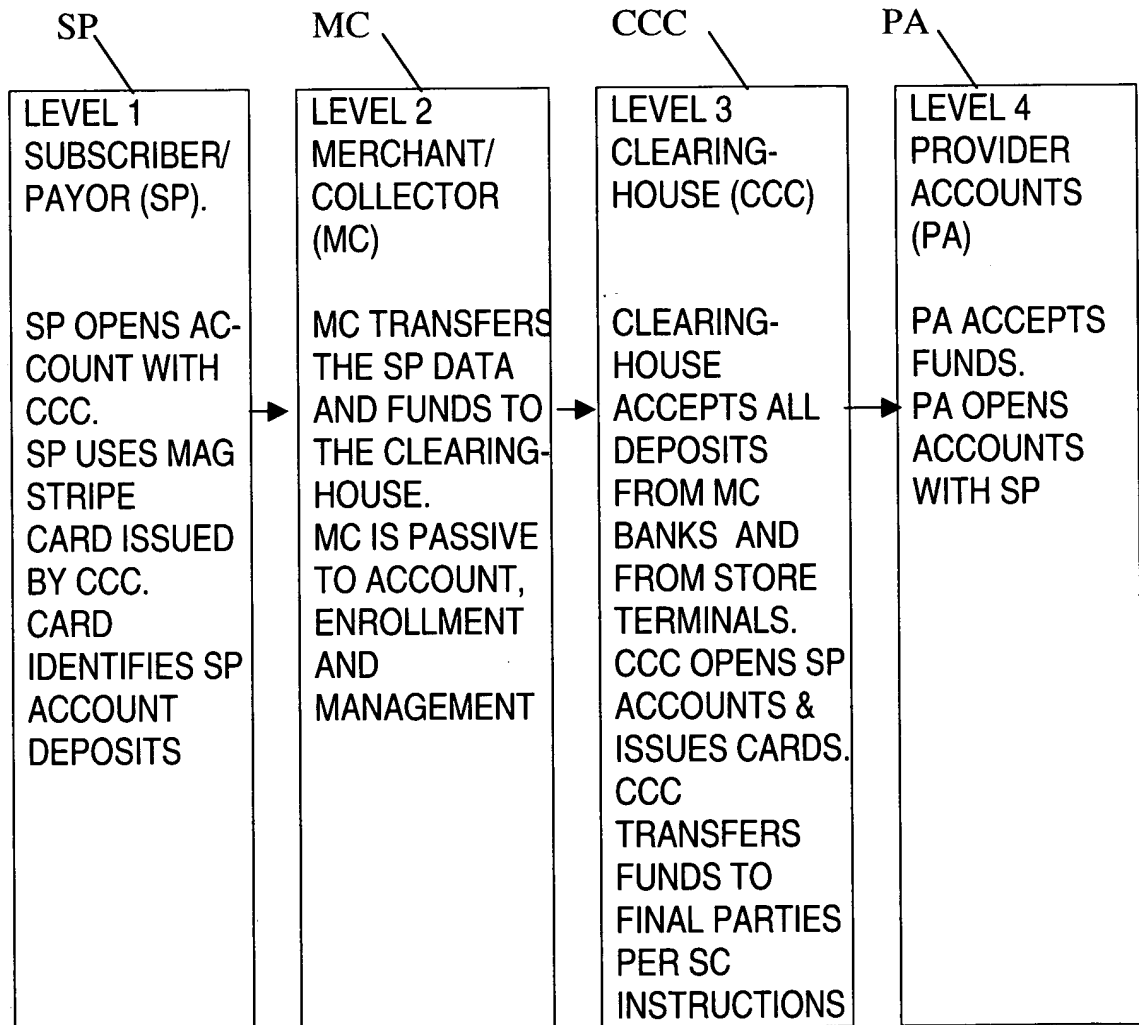


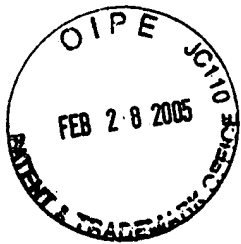
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FIG. 8.1 B

CLEARINGHOUSE MANAGED SYSTEM (CMS)

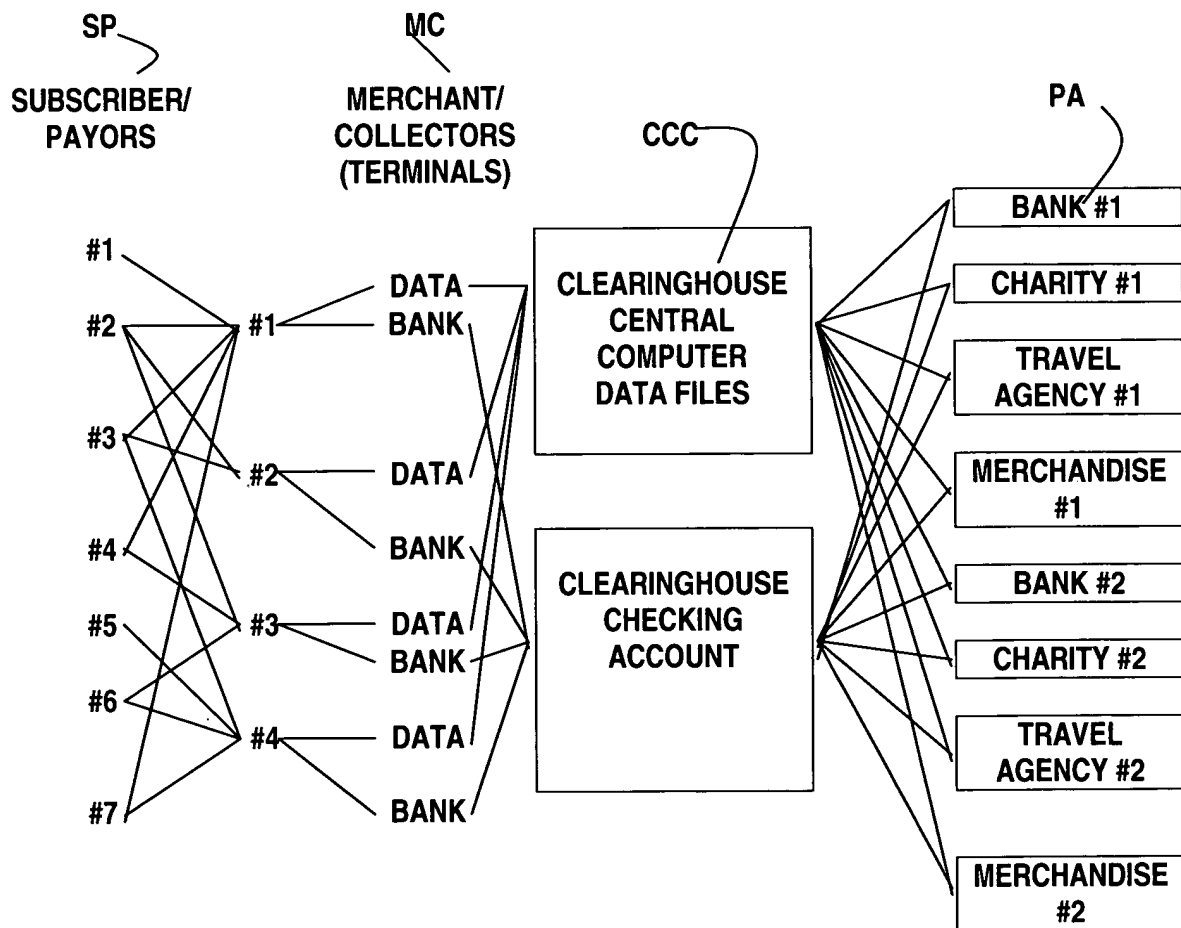
TENDERS AN "OVERPAYMENT"
(CASH, CHECK, CREDIT, OR DEBIT DRAFT)

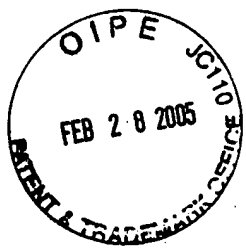




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FIG. 8.1C



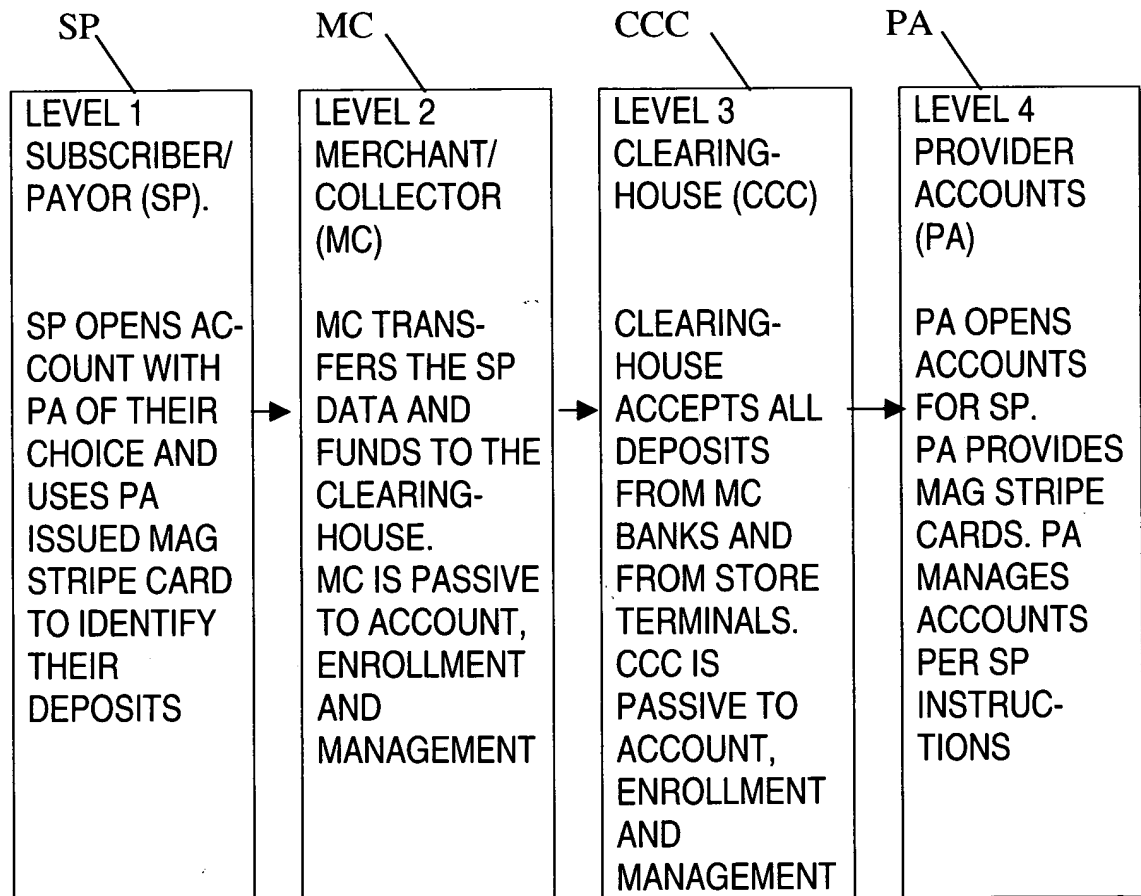


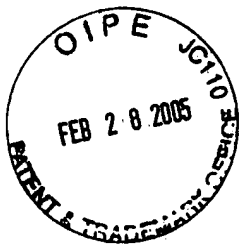
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FIG. 8.1D

PROVIDER MANAGED SYSTEM (PMS) ↘

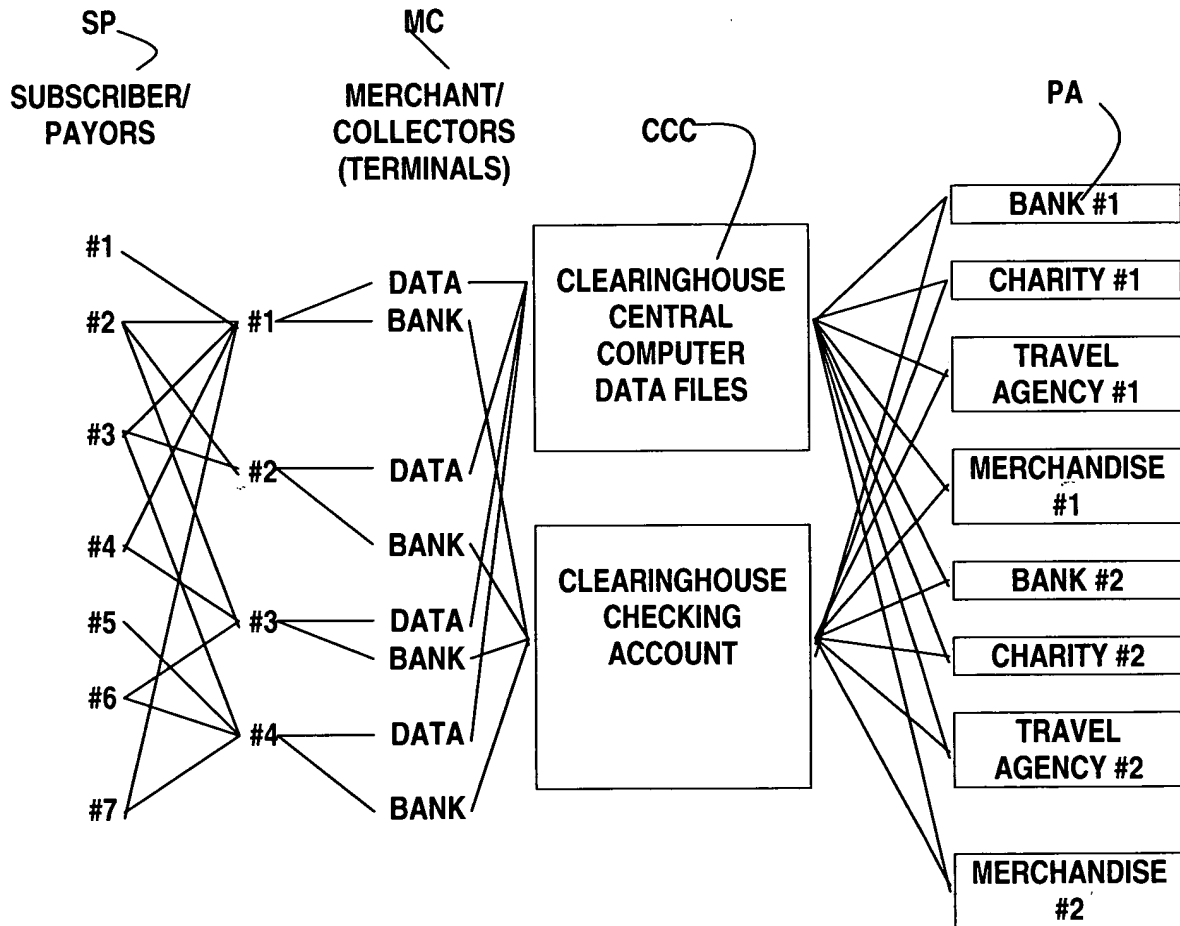
TENDERS AN "OVERPAYMENT"
(CASH, CHECK, CREDIT, OR DEBIT DRAFT)





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FIG. 8.1E

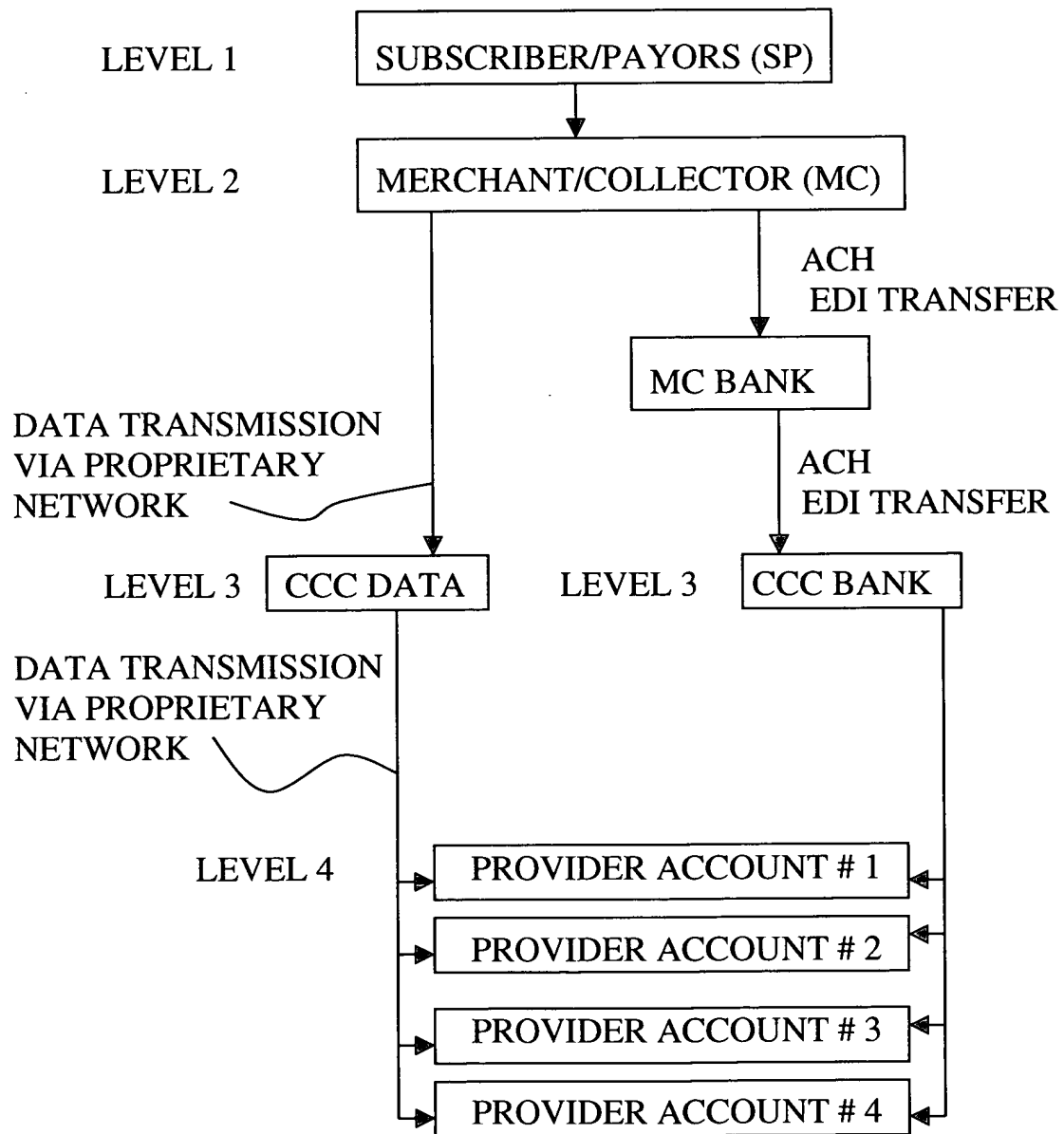




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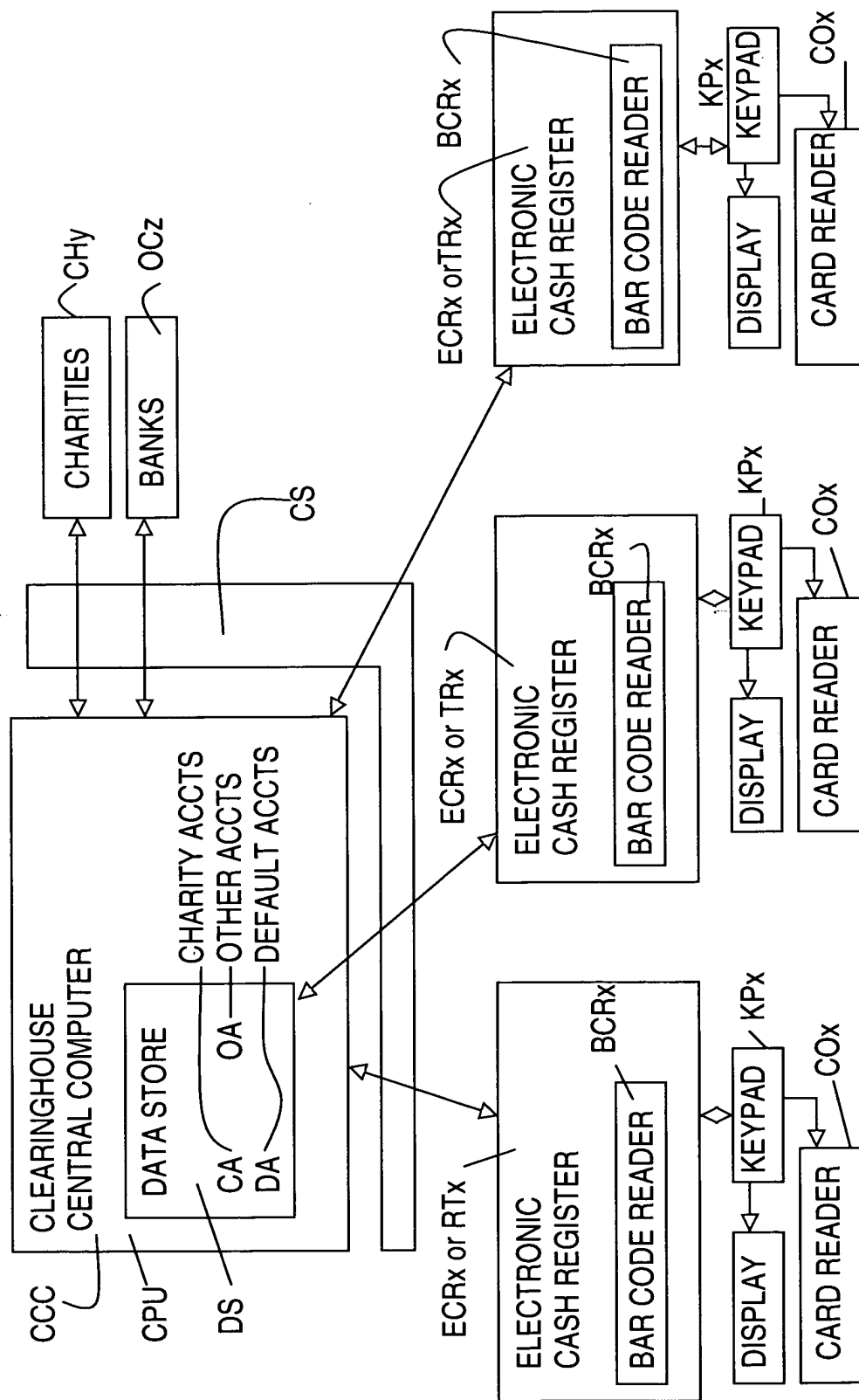
FIG. 8.1 F

DATA & FUNDS TRANSFER



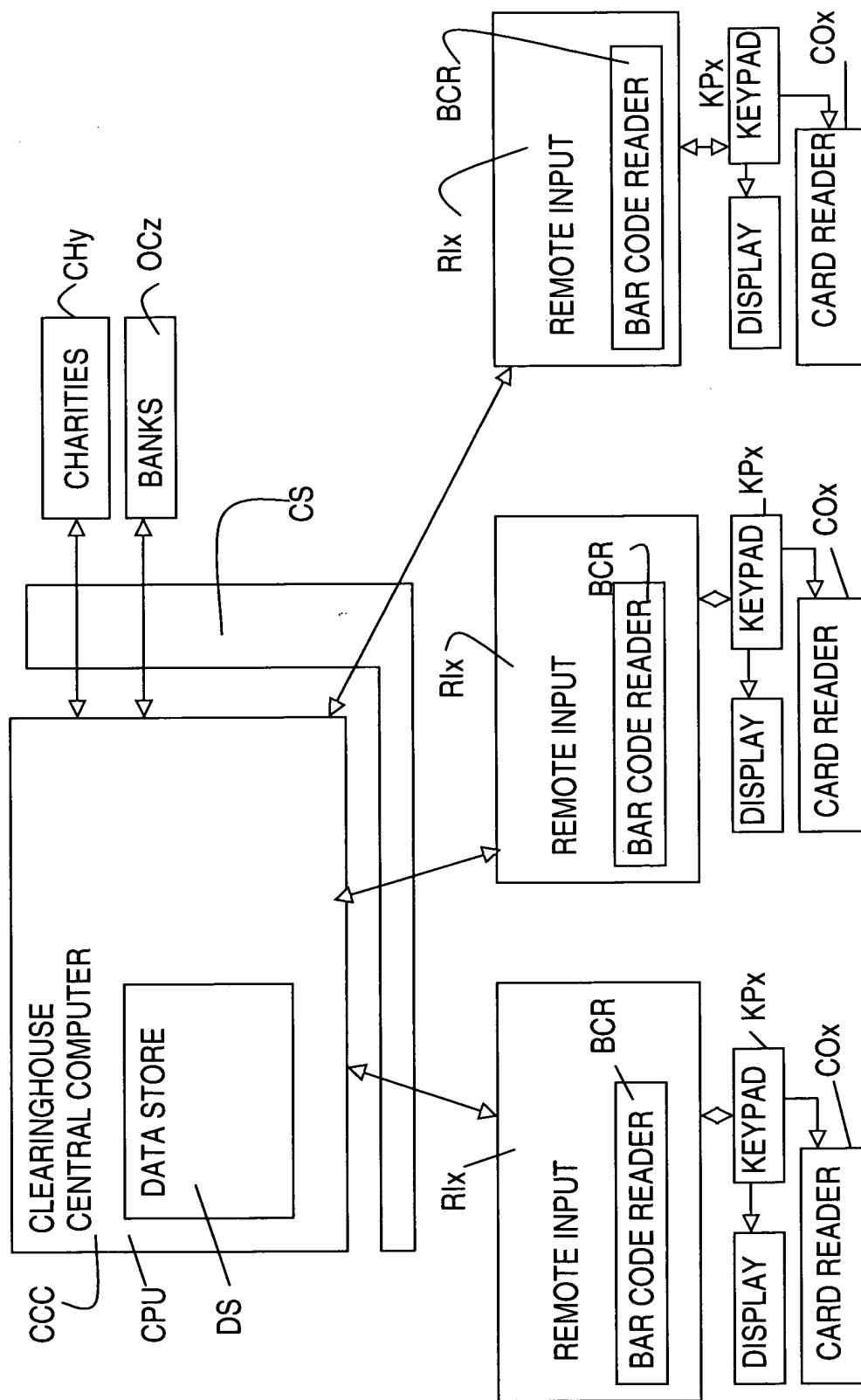
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FIG. 8.2



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FIG. 8.2A





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FIG 8.4

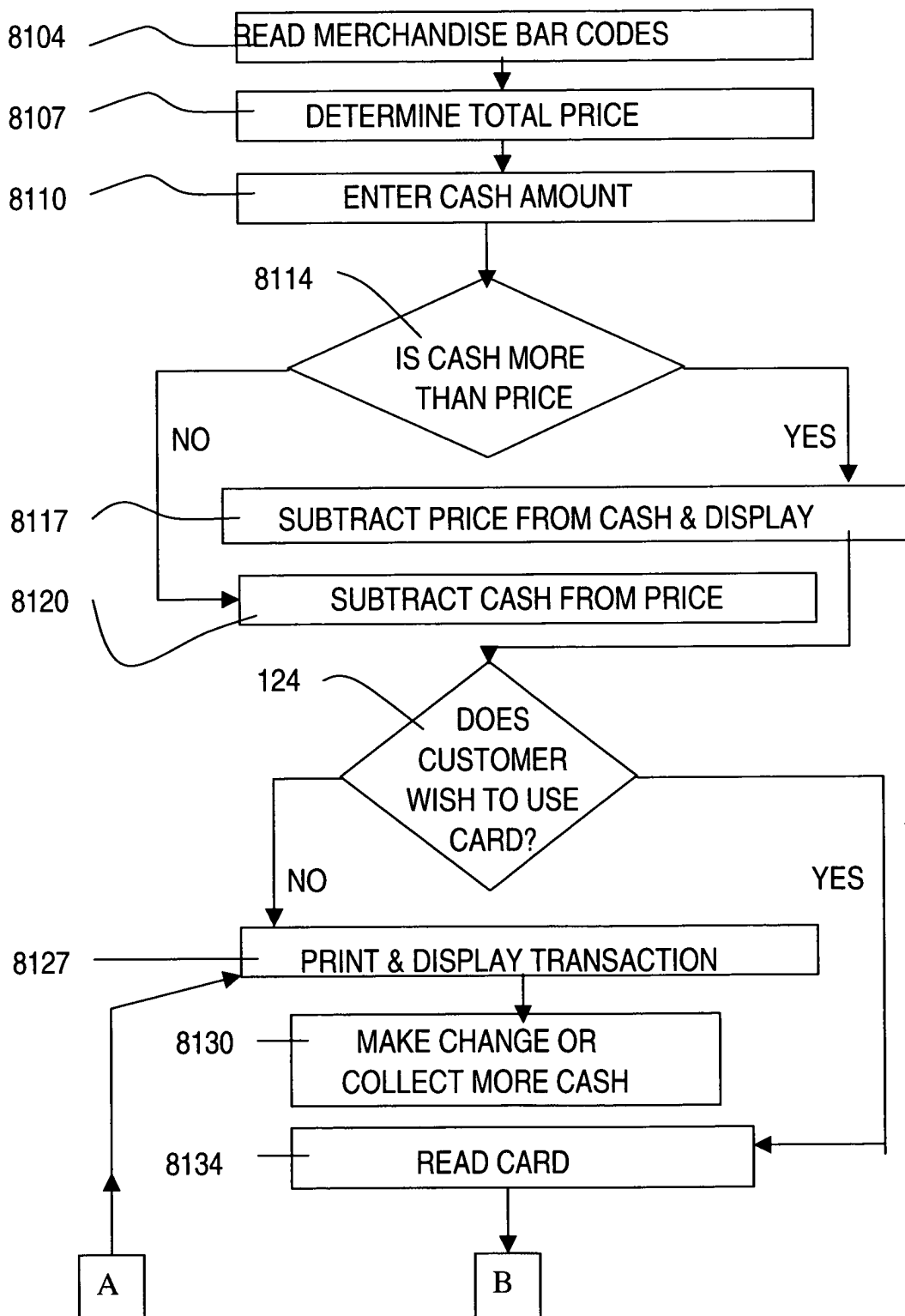
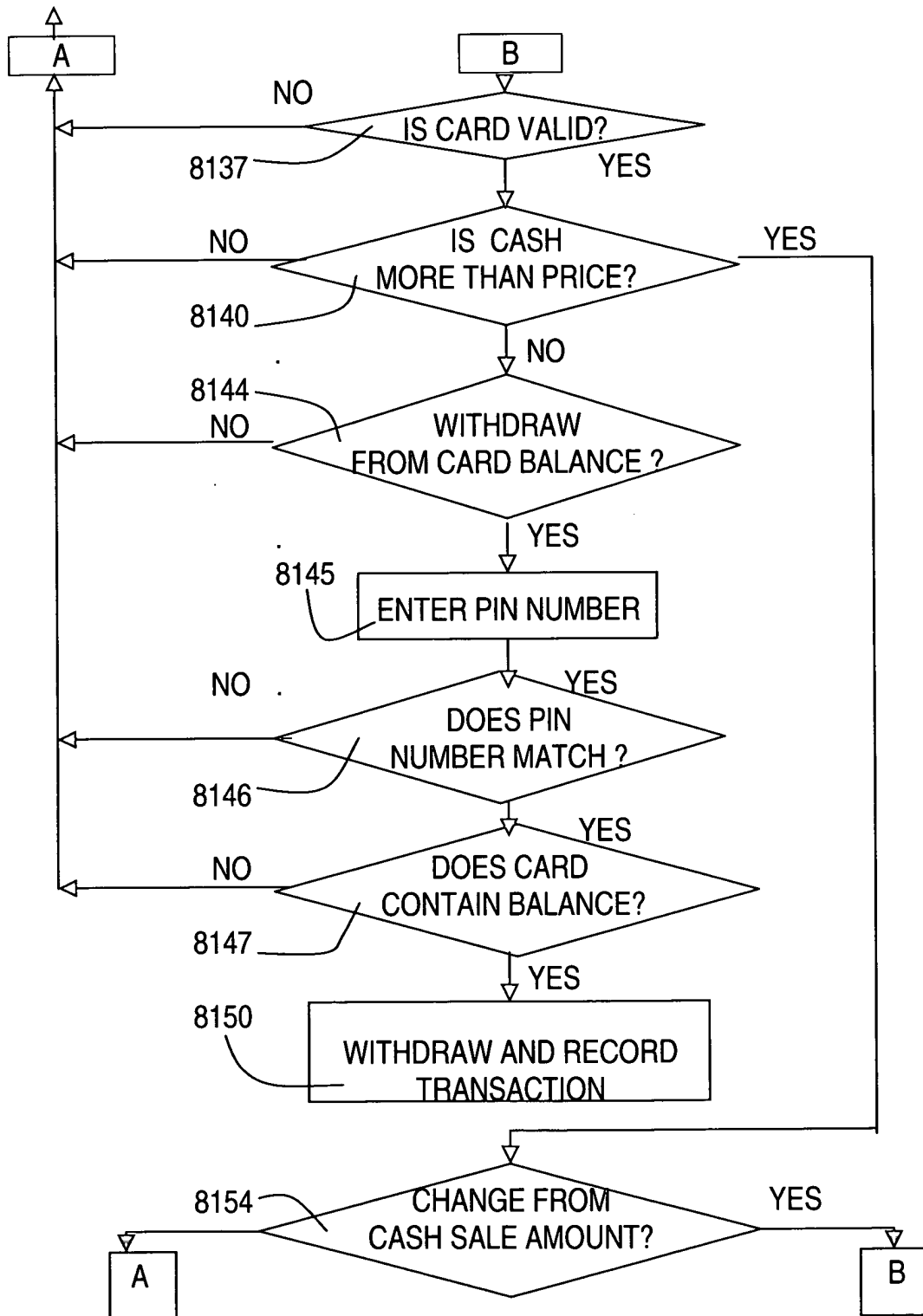


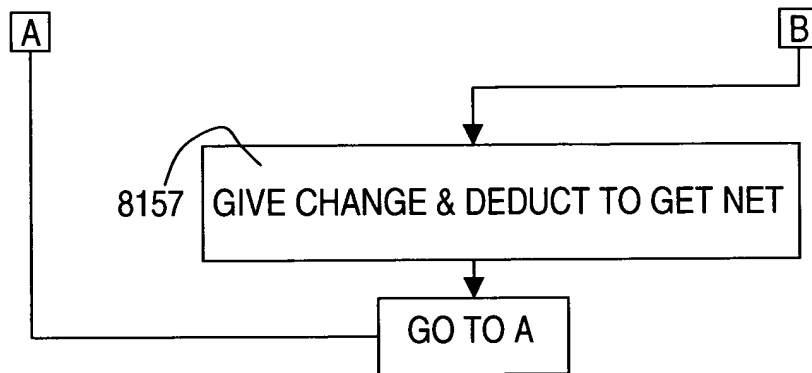
FIG 8.4B

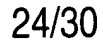




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FIG. 8.4C

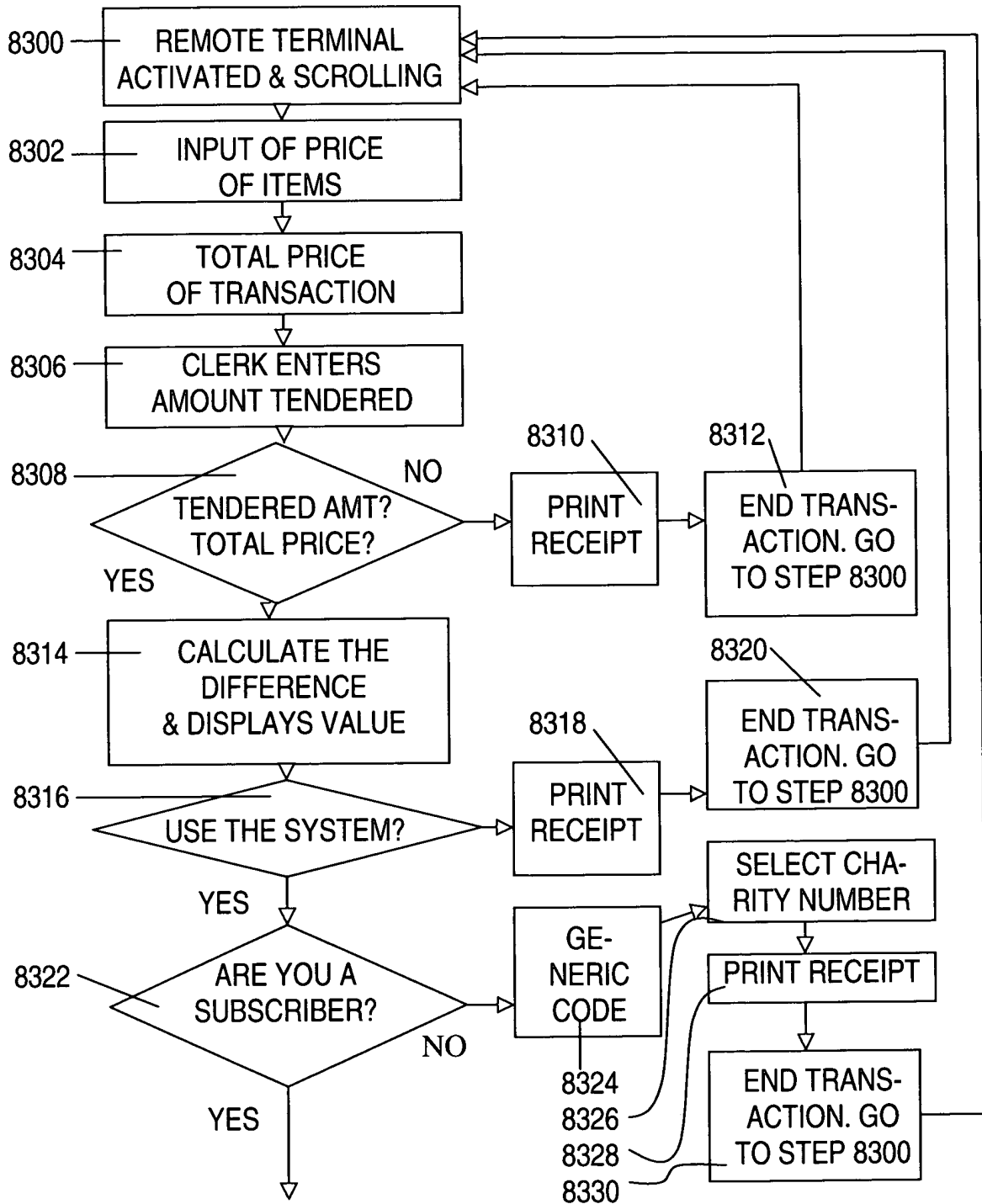






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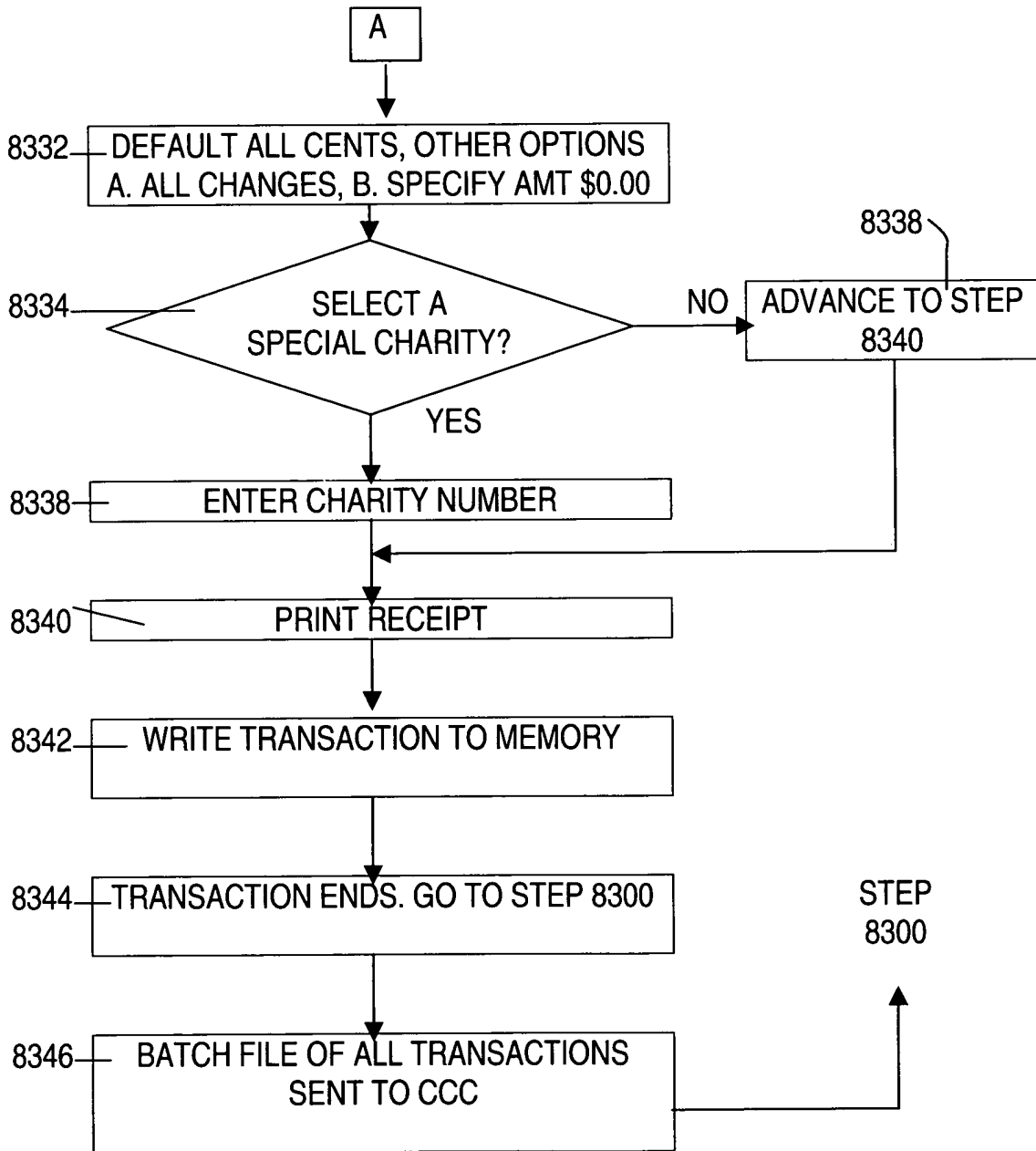
FIG. 8.5A





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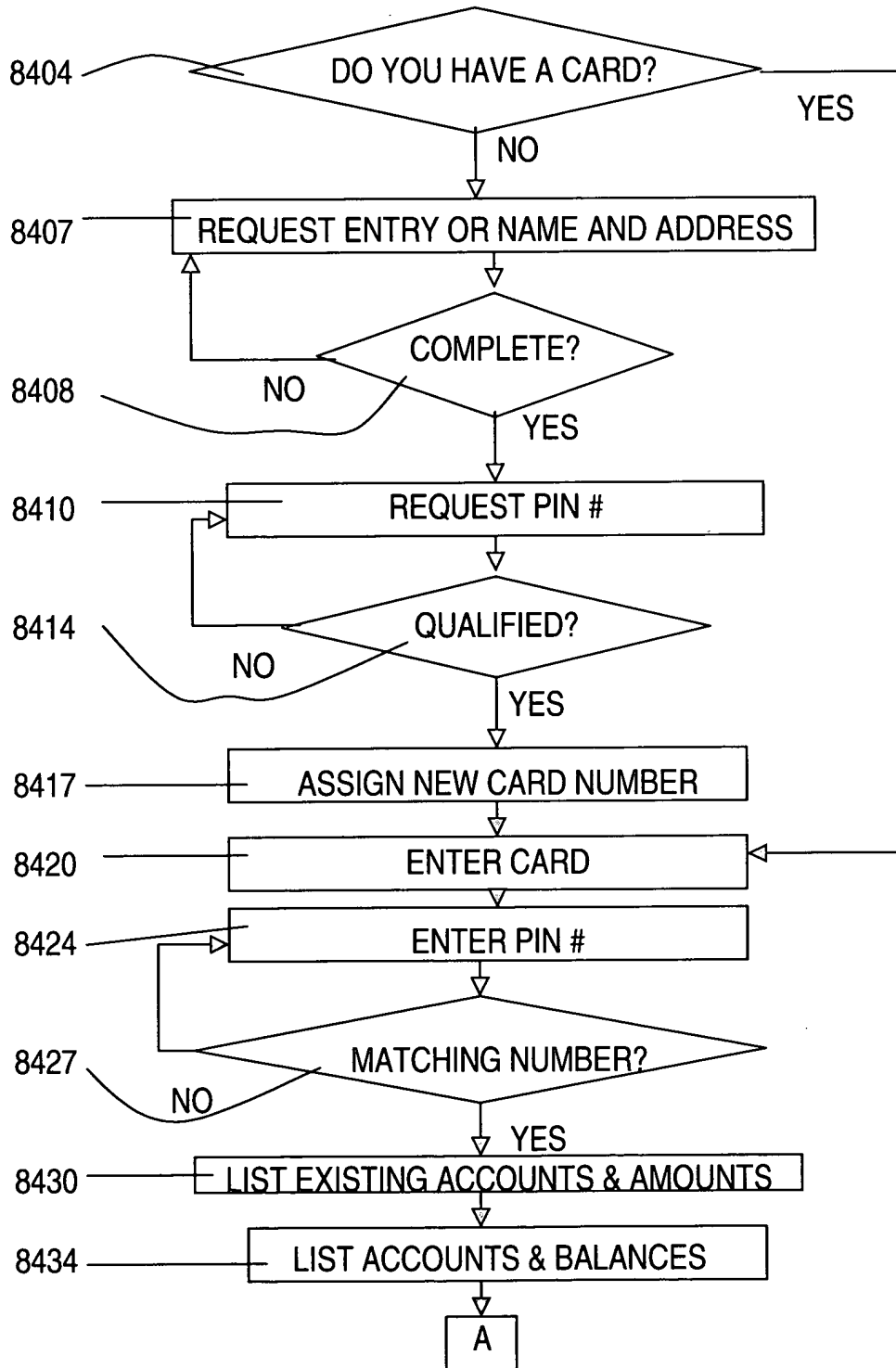
FIG. 8.5B





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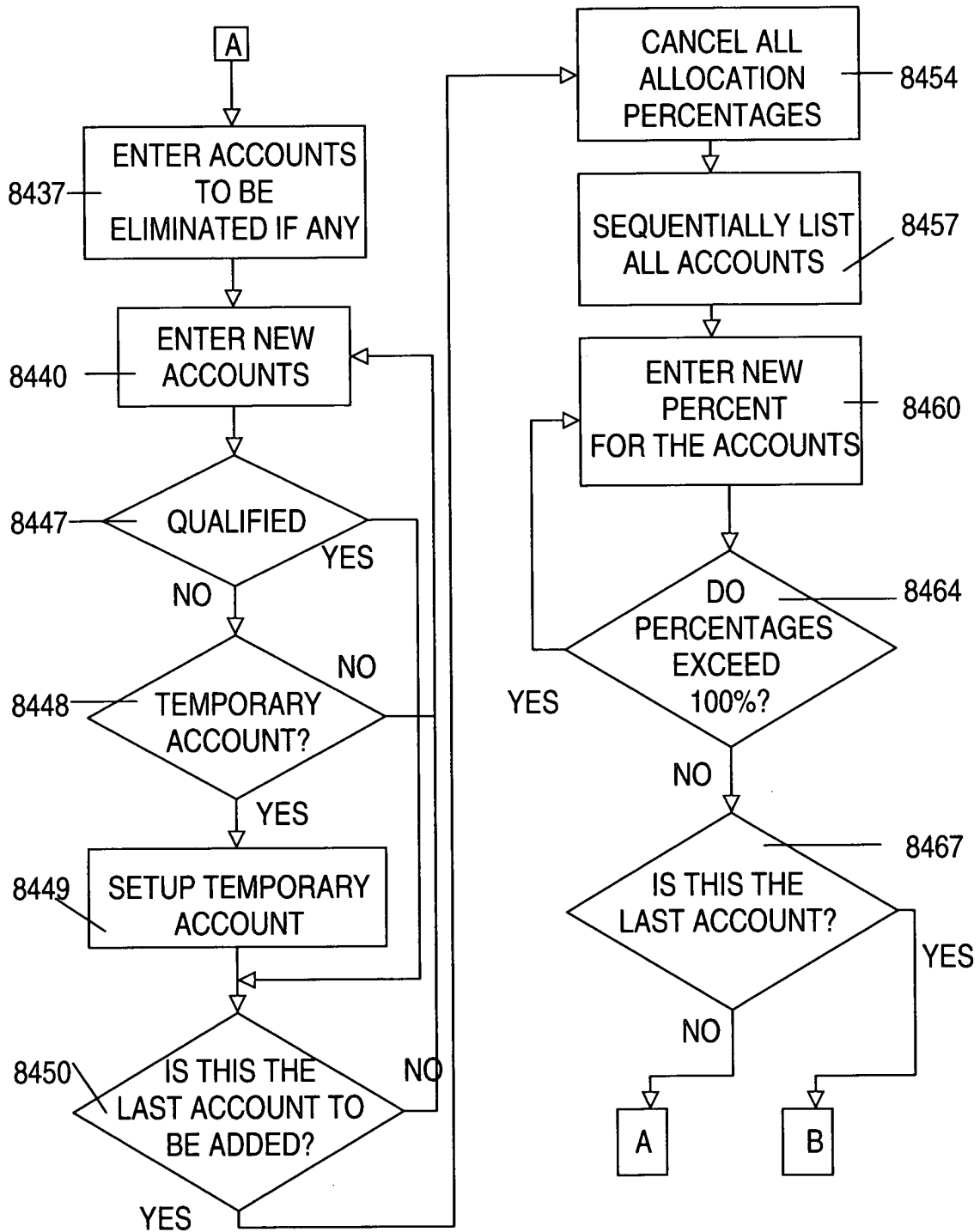
FIG. 8.6A

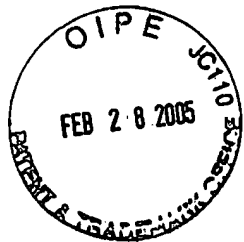




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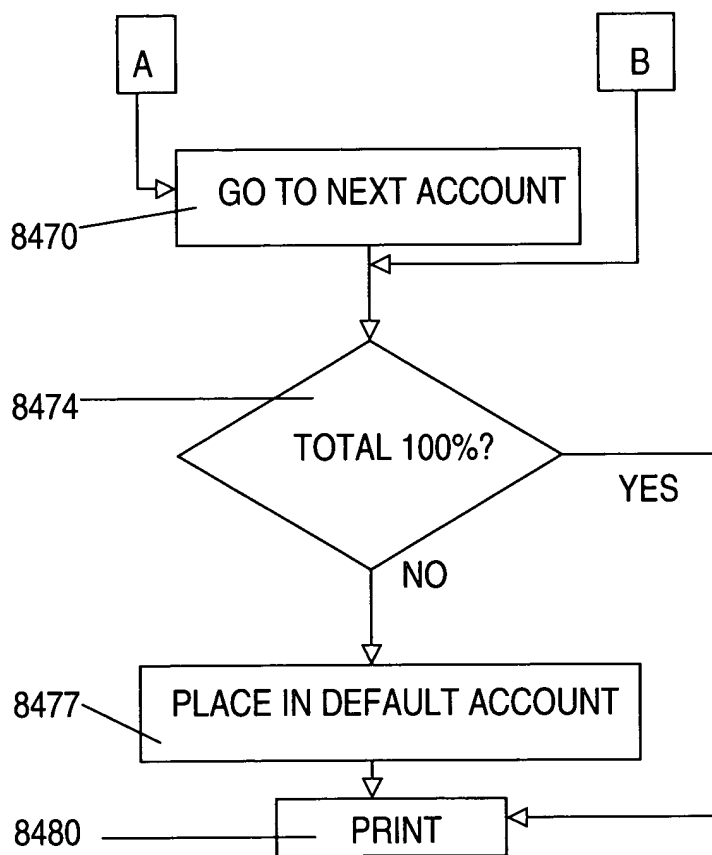
FIG. 8.6B





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FIG. 8.6C





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FIG. 9

